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**AMENDMENTS TO THE CLAIMS**

1. (Currently Amended) A method of providing information (Z) indicative of an account status to an account holder via a device connected to a network, comprising the steps of:

comparing an actual value (a) with a preset parameter at an account server, the preset parameter defined by the account holder;

deriving the information (Z) in response to a transaction (n) that influences the actual value (a), the transaction (n) occurring between an account user and a purchasing entity; and

providing the information (Z) to the account holder through the device, the device associated with the account holder;

wherein the information (Z) includes an account balance.

2. (Previously Presented) Method according to claim 1 further comprising the steps of transmitting the information (Z) via the network and receiving the information (Z) by the account holder via the device.

3. (Canceled)

4. (Previously Presented) Method according to claim 1 wherein the preset parameter comprises a limit,

5. (Previously Presented) Method according to claim 1, wherein the preset parameter comprises a geographic region.

6. (Currently Amended) Method according to claim 1 further comprising the step of setting multiple different parameters for contemporaneous use.

7. (Previously Presented) Method according to claim 2, wherein the step of receiving the information (Z) comprises rendering the information (Z), the rendering including confirming a personal identification number assigned to the account holder.

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PAGE 5/12 \* RCVD AT 12/27/2005 4:13:43 PM [Eastern Standard Time] \* SVR:USPTO-EXRF-6/33 \* DNIS:2738300 \* CSID:8602860115 \* DURATION (mm:ss):03:56

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8. (Cancelled)

9. (Original) Method according to claim 2, wherein the step of receiving the information (Z) comprises requesting a password.

10. (Previously Presented) Method according to claim 2, wherein the step of transmitting the information (Z) via the network and receiving the information (Z) by the account holder via the device comprises a wireless communication technique.

11. (Currently Amended) A storage medium encoded with machine-readable program code for performing a method of providing information (Z) indicative of an account status to an account holder via a device connected to a network, the program code including instructions for causing a computer to implement a method comprising the steps of:

comparing an actual value (a) with a preset parameter at an account server, the preset parameter defined by the account holder;

deriving information (Z) in response to a transaction (n) that influences the actual value (a), the transaction (n) occurring between an account user and a purchasing entity; and

providing the information (Z) to the account holder through the device, the device associated with the account holder;

wherein the information (Z) includes an account balance of the account holder.

12. (Currently Amended) A computer program product comprising program code means stored on a computer readable medium for performing an operation when said program product is run on a computer, said program code means comprising:

a comparator at an account server, the comparator operable for comparing an actual value (a) with a preset parameter, the preset parameter defined by the account holder;

an initiator for deriving information (Z) in response to a transaction (n) that influences the

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actual value (a), the transaction (n) occurring between an account holder and a purchasing entity; and

an information output indicating the information (Z) to the account holder, information output associated with the account holder;

wherein the information (Z) includes an account balance of the account holder.

13. (Currently Amended) A system of providing information (Z) indicative of an account status to an account holder via a device connected to a network, the system comprising:

a comparator at an account server, the comparator operable for comparing an actual value (a) with a preset parameter, the preset parameter defined by the account holder;

an initiator for deriving the information (Z) in response to a transaction (n) that influences the actual value (a), the transaction (n) occurring between an account user and a purchasing entity; and

an information output indicating the information (Z) to the account holder, the information output associated with the account holder;

wherein the information (Z) includes an account balance of the account holder.

14. (Original) The system according to claim 12, wherein the device is a mobile device.

15. (Previously Presented) The method of claim 4, wherein the limit is a spending limit.

16. (Previously Presented) The storage medium of claim 11, wherein the preset parameter is a limit.

17. (Previously Presented) The storage medium of claim 11, wherein the preset parameter is a geographic region.

18. (Previously Presented) The system of claim 13, wherein the preset parameter is a limit.

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19. (Previously Presented) The system of claim 18, wherein the limit is a spending limit.
20. (Previously Presented) The system of claim 13, wherein the preset parameter is a geographic region.